

What is Claimed is:

1. A method executed in a computer system for managing monies and information in connection with an insurance insolvency comprising:

5 designating a state fund for each state associated with said insurance insolvency;
 associating with said state fund an insurance account of a first type; and
 associating with said insurance account at least one line of insurance.

2. The method of Claim 1, further comprising:
 10 associating at least one industry standard code with said insurance account and
 said at least one line of insurance.

3. The method of Claim 2, wherein said insurance account is associated with a plurality of lines of insurance.

15 4. The method of Claim 3, wherein said insurance account is associated with at
 least two lines of insurance each being of type commercial automobile, worker's
 compensation, homeowner's and fire.

5. The method of Claim 2, wherein said insurance account is associated with one line of insurance being of type commercial automobile, worker's compensation, homeowner's and fire.

5 6. The method of Claim 2, further comprising:

 associating a group with a first of said each states having a corresponding state fund; and

 associating at least one member with said group.

10 7. The method of Claim 6, further comprising:

 storing information in a computer system representing a relationship between said state fund and said associated insurance account and said at least one line of insurance.

 8. The method of Claim 7, further comprising:

15 representing a merger of at least two members by combining portions of said information stored in the computer system.

 9. The method of Claim 8, further comprising:

 modifying a relationship between said at least two members represented in the
20 computer system.

10. The method of Claim 7, further comprising:

representing a split of one member into at least two entities using portions of said information stored in the computer system.

5 11. The method of Claim 10, further comprising:

modifying a relationship represented in said computer system of said one member corresponding to said split into said at least two entities.

12. The method of Claim 1, further comprising:

10 determining an insurance account from which a payment is made.

13. The method of Claim 12, wherein said payment is made in connection with at least one of: a claim and an unearned premium.

15 14. The method of Claim 13, further comprising:

tracking payments; and

displaying an accounting of said payments with respect to a predetermined estimated amount of payments.

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15. The method of Claim 14, further comprising:

tracking total payments made prior to said insolvency.

16. The method of Claim 15, further comprising:

5 tracking monies in connection with a recovery amount.

17. The method of Claim 16, wherein said recovery amount includes at least one of: a salvage amount, a subrogation recovery, a second injury amount, a cost of living adjustment, and net worth.

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18. The method of Claim 1, further comprising:

creating a diary entry including information about one of: a claim and unearned premium; and

sending said diary entry to at least one user.

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19. The method of Claim 18, wherein said sending said diary entry is performed automatically in response to an occurrence of a predefined event.

20. The method of Claim 19, wherein said predefined event is one of:

deleting a pending payment, closing one of a claim and an unearned premium, upon rejection of a closing one of a claim and unearned premium, modifying a line of insurance, deleting a line of insurance, sending a note to a reviewer, adjusting a reserve, adding a new taxpayer, and modifying an existing taxpayer.

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21. The method of Claim 19, wherein the method further includes:

creating an account for a user specifying a predetermined limit;

specifying, by said user, a reserve amount above said predetermined limit; and

sending said diary entry to a manager for approval in response to said user

10 specifying said reserve amount.

22. The method of Claim 18, wherein said sending said diary entry is performed in response to a first user creating said diary entry, and the method further includes:

said first user selecting at least one other user to which said diary entry is sent.

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23. The method of Claim 1, further comprising:

associating at least one note with an insurance claim;

associating a blocked status with said insurance claim; and

generating, in response to setting said blocked status, a note to at least one user

20 indicating why said insurance claim has a blocked status.

24. The method of Claim 23, further comprising:

automatically notifying a first user when a second user attempts to perform a predetermined operation on said insurance claim having said blocked status.

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25. The method of Claim 1, further comprising:

performing a transaction in connection with one of an insurance claim and an unearned premium; and

10 determining a corresponding insurance account in accordance with information about said one of said insurance claims and said unearned premium, said information including a relationship to a state and at least one line of insurance associated with said corresponding insurance account; and

adjusting an amount associated with said corresponding insurance account in accordance with said transaction.

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26. The method of Claim 25, further comprising:

generating a data file including information about at least one of an unearned premium and a claim, said data file being used as an input file into an accounting system.

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27. The method of Claim 26, further comprising:

generating general ledger entries, said general ledger entries being included in
said data file.

28. The method of Claim 25, further comprising:

5 associating information about an insurance claim with said corresponding
insurance account;

entering a note associated with an insurance claims, said note including
descriptive information about said claim entered by a claim handler; and

providing for said note to be available for reading by another user.

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29. The method of Claim 25, further comprising:

recording information about an error in a log file included in a client system.

30. The method of Claim 29, further comprising:

15 auditing said transaction by recording audit information about said transaction.

31. The method of Claim 30, wherein said audit information includes at least one
of: date and time information, transaction type, data values prior to modification by said
transaction, and user performing said transaction.

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32. The method of Claim 1, further comprising:

generating an incomplete status of a record including information about a claim,

obtaining additional information about said claim;

modifying said record to include said additional information; and

5 converting said incomplete status associated with said record to a claim status.

33. The method of Claim 1, further comprising:

assigning at least one role to a first user have a first set of security permissions
and access limits; and

10 determining, using said first set of security permissions and access limits, whether
to allow a user to perform an operation in connection with said insurance account.

34. A computer program product for managing monies and information in
connection with an insurance insolvency comprising:

15 machine executable code for designating a state fund for each state associated
with said insurance insolvency;

machine executable code for associating with said state fund an insurance account
of a first type; and

machine executable code for associating with said insurance account at least one
20 line of insurance.

35. The computer program product of Claim 34, further comprising:

machine executable code for associating at least one industry standard code with said insurance account and said at least one line of insurance.

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36. The computer program product of Claim 35, wherein said insurance account

is associated with a plurality of lines of insurance.

37. The computer program product of Claim 36, wherein said insurance account

10 is associated with at least two lines of insurance each being of type commercial automobile, worker's compensation, homeowner's and fire.

38. The computer program product of Claim 36, wherein said insurance account

15 is associated with one line of insurance being of type commercial automobile, worker's compensation, homeowner's, and fire.

39. The computer program product of Claim 35, further comprising:

machine executable code for associating a group with a first of said each states having a corresponding state fund; and

20 machine executable code for associating at least one member with said group.

40. The computer program product of Claim 39, further comprising:

machine executable code for storing information in a computer system representing a relationship between said state fund and said associated insurance account and said at least one line of insurance.

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41. The computer program product of Claim 40, further comprising:

machine executable code for representing a merger of at least two members by combining portions of said information stored in the computer system.

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42. The computer program product of Claim 41, further comprising:

machine executable code for modifying a relationship between said at least two members represented in the computer system.

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43. The computer program product of Claim 40, further comprising:

machine executable code for representing a split of one member into at least two entities using portions of said information stored in the computer system.

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44. The computer program product of Claim 43, further comprising:

machine executable code for modifying a relationship represented in said computer system of said one member corresponding to said split into said at least two entities.

45. The computer program product of Claim 34, further comprising:

machine executable code for determining an insurance account from which a payment is made.

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46. The computer program product of Claim 45, wherein said payment is made in

connection with at least one of: a claim and an unearned premium.

47. The computer program product of Claim 46, further comprising:

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machine executable code for tracking payments; and

machine executable code for displaying an accounting of said payments with respect to a predetermined estimated amount of payments.

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48. The computer program product of Claim 47, further comprising:

machine executable code for tracking total payments made prior to said insolvency.

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49. The computer program product of Claim 48, further comprising:
 machine executable code for tracking monies in connection with recovery
 amounts.

5 50. The computer program product of Claim 49, wherein said recovery amounts
 includes at least one of: a salvage amount, a subrogation recovery, a second injury
 amount, a cost of living adjustment, and a net worth.

10 51. The computer program product of Claim 34, further comprising:
 machine executable code for creating a diary entry including information about
 one of: a claim and unearned premium; and
 machine executable code for sending said diary entry to at least one user.

15 52. The computer program of Claim 50, wherein said machine executable code
 for sending said diary entry is executed automatically in response to an occurrence of a
 predefined event.

20 53. The computer program product of Claim 52, further comprising machine
 executable code for detecting said predefined event, wherein said predefined event is one
 of: deleting a pending payment, closing one of a claim and an unearned premium, upon
 rejection of a closing one of a claim and unearned premium, modifying a line of

insurance, deleting a line of insurance, sending a note to a reviewer, adjusting a reserve, adding a new taxpayer, and modifying an existing taxpayer.

54. The computer program product of Claim 52, wherein the computer program
5 product further includes:

machine executable code for creating an account for a user specifying a predetermined limit;

machine executable code for specifying, by said user, a reserve amount above said predetermined limit; and

10 machine executable code for sending said diary entry to a manager for approval in response to said user specifying said reserve amount.

55. The computer program product of Claim 51, wherein said machine executable code for sending said diary entry executes in response to other machine
15 executable code detecting a first user creating said diary entry, and the computer program product further includes:

machine executable code for said first user selecting at least one other user to which said diary entry is sent.

20 56. The computer program product of Claim 34, further comprising:

machine executable code for associating at least one note with an insurance claim;

machine executable code for associating a blocked status with said insurance claim; and

machine executable code for generating, in response to setting said blocked status, a note to at least one user indicating why said insurance claim has a blocked status.

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57. The computer program product of Claim 45, further comprising:

machine executable code for automatically notifying a first user when a second user attempts to perform a predetermined operation on said insurance claim having said blocked status.

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58. The computer program product of Claim 34, further comprising:

machine executable code for performing a transaction in connection with one of an insurance claim and an unearned premium;

15 machine executable code for determining a corresponding insurance account in accordance with information about said one of said insurance claims and said unearned premium, said information including a relationship to a state and at least one line of insurance associated with said corresponding insurance account; and

machine executable code for adjusting an amount associated with said corresponding insurance account in accordance with said transaction.

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59. The computer program product of Claim 58, further comprising:

machine executable code for generating a data file including information about at least one of an unearned premium and a claim, said data file being used as an input file into an accounting system.

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60. The computer program product of Claim 59, further comprising:

machine executable code for generating general ledger entries, said general ledger entries being included in said data file.

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61. The computer program product of Claim 58, further comprising:

machine executable code for associating information about an insurance claim with said corresponding insurance account;

machine executable code for entering a note associated with an insurance claims, said note including descriptive information about said claim entered by a claim handler;

15 and

machine executable code for providing for said note to be available for reading by another user.

62. The computer program product of Claim 58, further comprising:

20 machine executable code for recording information about an error in a log file included in a client system.

63. The computer program product of Claim 62, further comprising:

machine executable code for auditing said transaction by recording audit information about said transaction.

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64. The computer program product of Claim 63, wherein said audit information includes at least one of: date and time information, transaction type, data values prior to modification by said transaction, and user performing said transaction.

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65. The computer program product of Claim 34, further comprising:

machine executable code for generating an incomplete status of a record including information about a claim;

machine executable code for obtaining additional information about said claim;

machine executable code for modifying said record to include said additional

15 information; and

machine executable code for converting said incomplete status associated with said record to a claim status.

66. The computer program product of Claim 34, further comprising:

20 machine executable code for assigning at least one role to a first user have a first set of security permissions and access limits; and

machine executable code for determining, using said first set of security permissions and access limits, whether to allow a user to perform an operation in connection with said insurance account.

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